

The Middlebury Register.

VOLUME XVI.

MIDDLEBURY, VERMONT, WEDNESDAY MORNING, JUNE 11, 1851.

NUMBER 7.

The Middlebury Register

IS PUBLISHED EVERY WEDNESDAY MORNING, BY
J. H. BARRETT & J. COBB.

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This company will insure at the usual rates,

and in three particulars claim the superiority

over all mutual companies.

1st. Deducting only ten per cent commission

from the Mutual Insurance Fund, instead of the

entire expense of the Company, as in the ordi-

nary plan.

2d. Paying only certificates of profits each

year, payable in cash when two hundred thou-

sand dollars have accumulated as a reserved

fund, such as is borne out of date and

transferred.

3d. In addition to the usual Mutual Fund

and reserve fund, received from mutual in-

surers, the capital stock of one hundred thou-

sand dollars, and all the reserved fund of the

Joint Stock Insurance is pledged for the payment

of losses.

ON THE JOINT STOCK PLAN.

The rates are reduced one third, the amount

charged on the mutual plan, the Company tak-

ing only what it is worth, to insure a life given

amount, for a given time, instead of taking

more than an equitable sum and afterwards

paying back a part of such sum in interest and

so much profit. The great advantage of this

mode of insurance over the mutual plan may

be thus illustrated. Suppose a father, at the

age of thirty-two years, resolves to expend

twenty-five dollars per annum for insurance on

his life. On the Mutual plan it will secure him

a policy of one hundred dollars. On the Joint

stock plan the same twenty-five dollars will se-

cure him a policy of one hundred and fifty

hundred dollars.

ON LIFE AND HEALTH COMBINED.

The rates are as favorable to the assured as

safety to the company will permit. Insurance

in this form is of great importance to all who

have others dependent on them for support.

CALIFORNIA LIFE RISKS.

taken at lower rates than by any other Com-

pany.

This is owing to the fact that the rates on the

Joint Stock plan of this Company are one third

less than in Mutual Companies generally.

Many young men are now getting an insur-

ance on their lives, and their friends are

going to California, by borrowing, against

their policies as security, from their friends.

The Hartford Life and Health In-

surance Company is annually prosperous.

Its success is unprecedented by that of any

Life Insurance Company that ever existed in

this country. Its Managers are among our

most respected and responsible citizens.

They are men who exercise the utmost care

in the discharge of their duties, and are deter-

mined to do safe and successful business.—Hart-

ford Daily Times.

All heads of families should consider the im-

portance of Life Insurance. All men living

upon salaries should in this way provide for the

future. All who wish to make investments in

life insurance should in this way provide for the

future in the best manner.

The Daisy.

FROM BLACKWOOD.

The daisy blossoms on the rocks,

Amid the purple heath;

It blossoms on the river's bank,

That threads the glens beneath;

The eagle, at his pride of place,

Beholds it by his nest;

And in the mead it cushions soft

The lark's descending breast.

Before the cuckoo, earliest spring

Its silver circle knows,

When greening buds begin to swell,

And zephyr melts the snows;

And when December breezes howl

Along the moorlands bare,

And only blooms the Christmas rose,

The daisy still is there.

Samaritan of flowers; to it

All races are alike;

The Switzer on his glacier height—

The Dutchman by his dyke—

The sea-skiff veering Esquimaux,

Begin with icy seas—

And underneath his burning noon,

The paroled Chinese.

The emigrant on the distant shore,

'Mid scenes and faces strange,

Beholds it flowering on the sward,

Where'er his footsteps range;

And when his yearning home-sick heart

Would bow to its despair,

It reads his eye a lesson sage—

That God is every where!

Heart-Experience.

From a far-off clime, where the citron blooms,

At the twilight time, and the weeping rose,

With neck of all hues and meek, loving eye,

On my saddest vest, broke impudently

A beautiful dove, beseeching my love:

In my yearning breast, I made it a nest.

I culled a sweet flower from its parent stem,

And prized it each hour, as a peerless gem;

I caught its perfume, when my heart was

and;

Then lifted the glow, that was crashing me

mad;

I paid at its shrine wild oaths all divine;

Full trusting was I, 'twould droop not nor

die.

I wooed for my heart a vision of air;

In dreams I would start, find it still there.

I loved it the more, that it came alone;

It staid at the door, till the world was gone.

'Twas robed in dress of loveliness;

Its soul-fell eye was brilliancy;

'Twould fan my cheek, and kiss my

pale brow,

And breathe in tones meek, an espousal

vow.

That bird flew away, though I loved it well;

It remained one day, that my heart was

a cell.

That flower withered up, like an unfed hope;

It pined for the eye of a summer's sky.

That heavenly maid revisits me not;

Like me, I'm afraid her oath she's forgot.

'Tis a winter's night with my spirit now,

No starlet of light illumines its brow.

Literary Journal.]

FROM ARTHUR'S HOME GUARDIAN.

John Quincy Adams—His Election by

the House of Representatives.

The struggle for the vacant Presidential

chair shook the Union: it kindled strife

and gave birth to parties which are not yet

extinct among us; with these it is not my

province nor my purpose to meddle; but

it was my lot to witness the issue of the

contest, when it came to its head, and was

decided by blow on the high places of

the field. The hall of the House of Repre-

sentatives exhibited, on that eventful day,

such a spectacle as never had been witness-

ed in this country, such as the world never

saw. There being three candidates for

the Presidency, and neither of them having

received the constitutional majority giving

him a title to the office, that crisis had

arrived which, in all other countries, has

been decided by the sword; but which, having

been contemplated as possible by that

land of inspired men (inspired they surely

were, with a wisdom not their own), who

framed our happy Government, had been

provided for by the peaceful expedient of

taking the choice out of the immediate hands

of the people, and committing it to their

representatives, acting, not as one un-

dermined body, but in their separate capacity,

as the delegations of the respective States,

each united delegation casting one vote.

As the day appointed for the election ap-

proached, the excitement of the public mind

became intense. Washington was crowded.

Nightly caucuses, and the most anxious cal-

culations, occupied the evening of each of

the three parties. So evenly balanced

was the contest, that the most exact scrutiny

had been gone through with, after the prob-

able vote of each individual man had been set

down with as much caution and care as if

the whole result depended on his individual

franchise, it was concluded that the result

would be decided on a single vote; and

when the morning of decision had actually

come, it was very generally understood that

that vote was in the hands of a wealthy, up-

right and amiable, but not very firm or vig-